

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Elizabeth Caymares

Debtor

Konrad Aaron Bicher

Co-Debtor

Connexus Credit Union

Movant

Elizabeth Caymares

Respondents/Debtors

Jack N Zaharopoulos, Standing Trustee

Additional Respondent

CASE NO. 23-02305-MJC

CHAPTER 13

**MOTION BY CONNEXUS CREDIT UNION FOR RELIEF FROM AUTOMATIC STAY AND  
WAIVER OF 14-DAY STAY UNDER FED. BANKR. RULE 4001(a)(3) AND FOR CO-DEBTOR  
RELIEF PURSUANT TO 11 U.S.C. SECTIONS 362(d) & 1301**

The Motion of Movant, by its attorney, Milos Gvozdenovic, Esquire, respectfully represents:

1. On 10/6/2023, Debtor filed a voluntary petition commencing a case under Chapter 13, Title 11, United States Code, and for the entry of an Order for Relief.
2. Movant holds a valid security interest in a 2023 Cougar 3564 FLS FifthWheel (VIN#4YDFCGS21P32502522) as evidenced by a Certificate of Title ("Title"). A copy of a Retail Installment Contract and Security Agreement executed by Debtor and the Title are attached hereto as Exhibit "A".
3. This is an action under 11 U.S.C. Section 362(d) to vacate or modify a stay granted under 11 U.S.C. Section 362(a) to permit repossession and sale of the subject vehicle.
4. As of 11/30/2023, the Debtor has defaulted on the payments due under the Retail Installment Contract and Security Agreement for 9/20/2023 through and including 11/20/2023 and together with attorney's fees and court costs, the Debtor owes Movant \$2,533.53 on account of such defaulted payments.
5. The Debtor's Payoff balance as of 10/12/2023 is \$73307.82.
6. Pursuant to Schedule B of Debtor's petition, the vehicle has a current value of \$0.00.
7. Movant is entitled to relief pursuant to 11 U.S.C. Section 362 (d)(1) because there is little or no equity in the collateral for the benefit of the bankruptcy estate. Movant is not adequately protected.

8. Konrad Aaron Bicher is a joint obligor on the subject account and is a non-filing co-debtor against whom Movant is currently enjoined from seeking collection from by virtue of the co-debtor stay of 11 U.S.C. Section 1301(a).

9. Pursuant to 11 U.S.C. Section 1301(c)(2), Movant may seek the remaining amount not being paid through the debtor's Chapter 13 Plan and, therefore, Movant requests that the co-debtor stay be lifted so that it may take appropriate action against the non-filing co-debtor, Konrad Aaron Bicher.

WHEREFORE, Movant prays that the stay pursuant to 11 U.S.C. Section 362(a) and 11 U.S.C. Section 1301 of Title 11 United States Code be modified to allow Movant to exercise any and all of its remedies under its loan documentation and under state law to proceed with repossession and sale of the subject vehicle, the 14-day stay provided by Fed. Bankr. Rule 4001(a)(3) is waived, granting relief from stay to pursue the co-maker, Konrad Aaron Bicher, for repayment of the obligation to Movant, and that it have such other relief as is just.

WELTMAN, WEINBERG & REIS CO., L.P.A.

/s/Milos Gvozdenovic  
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